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P.O. BOX 188

961 STATEUNE ED. W.
SOUTHAVEN, MS 38671
(601) 3421300

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Recording Requested By: T.D. SERVICE COMPANY

And When Recorded Mati Fo: T.D. Service Company 1820 E. First St., Suite 300 Santa Ana, CA 92705

Space above for Recorder's use____

Loan#: 0001157478

RLS#: 1074698



RELEASE OF MORTGAGE / DEED OF TRUST

KNOW ALL MEN BY THESE PRESENTS: That the undersigned for and in consideration of the payment of indebtedness secured and the cancellation of all the notes thereby secured and the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby remise, release, satisfy, convey and quit claim unto: CASSANDRA K HERMAN, AN UNMARRIED WOMAN, heirs, legal representatives, successors and/or assignees, and assigns all right, title, interest, claim, or demand whatsoever it may have acquired in, through or by a certain Mortgage/Deed of Trust bearing the date DECEMBER 22, 1999, and filed for the record in the County Recorder of DE SOTO, State of MISSISSIPPI, as Instrument No. ---, in Book No. 1175, at Page No. 0330 on DECEMBER 22, 1999.

See Attached Exhibit

IN TESTIMONY WHEREOF, the said, PHH MORTGAGE SERVICES CORPORATION, has caused these presents to be signed by its Assistant Vice President, Dated: NOVEMBER 06, 2001

PHH MORTGAGE SERVICES CORPORATION

Bv:

Rhonda J. Crofford, Assistant Vice President

WITNESS:

/V / (Name):

Id riol.

State of <u>CALIFORNIA</u>

County of ORANGE

SS.

(Name):

On NOVEMBER 06, 2001, before me, Nancy A. Van Vooren, personally appeared Rhonda J. Crofford, Assistant Vice President personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

Witness my hand and official seal.

(Notary Name): Nancy A. Van Vooren

NANCY A. VAN VOOREN S COMM. # 1185938 NOTARY PUBLIC-CALIFORNIA O SACRAMENTO COUNTY O COMM. EXP. JULY 3, 2002

G. LOPEZ

PREPARED BY: T.D. Service Company, P.O. Box 11988

1820 East First Street, Suite 300 Santa Ana, CA 92711-1988 714/543-8372 ARACELI ALMAGUER

EXHIBIT "A"

For Deed of Trust to PHH Mortgage Services.

TRACT 1:

DESCRIPTION of 1.54 acre tract located in the Southwest Quarter of Section 6, Township 2 South, Range 8 West, DESOTO County, Mississippi. Being more particularly described as follows:

Beginning at the commonly accepted Northwest corner of the Southwest Quarter of Section 6, Yownship 2 South, Range 8 West, DESOTO County, Mississippl, said point being 244.50 feet (called and measured) South of the intersection of the West line of said Section 6 and the centerline of Caroline Drive of the Hoyette Austin Subdivision, Section "A", DESOTO County, Mississippi, thence South 86 degrees 38 minutes 48 seconds Fast 1320 feet (called) 1322.05 feet (measured) to a point, said point being the recognized Northeast corner of the Dr. Alfonse Masi Property; thence South 02 degrees 33 minutes 53 seconds West along the East line of the Masi Property 334.69 feet (called), 332.48 feet (measured) to the recognized Southeast corner of the Masi Property, said point being the Point of Reguming of this survey; thence South 86 degrees 33 minutes 41 seconds East 444.17 feet (called) 438.44 feet (measured) to a point, said point being evidenced by a corner post; thence South 03 degrees 06 minutes 39 seconds West, 1004.07 feet (called), 998.13 feet (measured) to a point, said point being evidenced by a corner post; thence North 86 degrees 36 minutes 05 seconds West 360.65 feet to an iron pin found; thence North 03 degrees 42 minutes 24 seconds East 323,36 feet to an iron pin; thence North 86 degrees 17 minutes 36 seconds West, 1339.52 feet to an iron pin on the East right of way of Highway 301; thence North 02 degrees 43 minutes 34 seconds East along said right of way 124.34 feet to an iron pin at the intersection of the new right of way of Mississippi Highway 301 and the North line of subject tract; thence South 86 degrees 04 minutes 44 seconds East, 903,90 feet to an iron pin and the true Point of Beginning; thence North 03 degrees 13 minutes 22 seconds East a distance of 129.07 feet to an iron pin; thence South 86 degrees 17 minutes 36 seconds East a distance of 261.37 feet to an iron pin; thence South 03 degrees 13 minutes 22 seconds West a distance of 250.01 feet to an iron pin on the North line of the Bennett tract; thence North 86 degrees 17 minutes 36 seconds West a distance of 261.37 feet to an iron pin; thence North 03 degrees 13 minutes 22 seconds East a distance of 120.94 feet to the Point of Beginning.

AND

TRACT 2: (EXISTING EASEMENT IN USE)

A twelve (12) foot wide Ingress-Egress easement along the centerline of an existing drive from State Highway 301 to the Agnor 1.5 acre. more or less, lot; said centerline is described as follows:

Beginning at a point where the existing drive centerline intersects the East right of way of State Highway 301, said point being South 03 degrees 13 minutes 22 seconds West a distance of 1274.83 feet South and South 86 degrees 46 minutes 38 seconds East a distance of 79.60 feet East of the Northwest Corner of the Southwest Quarter of Section 6, Township 2 South, Range 8 West; thence along the centerline the following calls, North 68 degrees 53 minutes 10 seconds Bast, 28 92 feet, thence North 23 degrees 21 minutes 06 seconds Fast, 55.81 feet; thence North 13 degrees 27 minutes 13 seconds East, 94.60 feet; thence North 43 degrees 40 minutes 23 seconds East. 30.35 feet; thence North 78 degrees 06 minutes 50 seconds East; 185.39 feet; thence North 84 degrees 44 minutes 20 seconds East, 91.90 feet; thence South 89 degrees 33 minutes 18 seconds East; 117.71 feet; thence South 74 degrees 53 minutes 22 seconds East, 286.16 feet, thence South 67 degrees 00 minutes 41 seconds East, 87.72 feet; thence North 39 degrees 31 minutes 26 seconds East, a distance of 135.31 feet to a point on the South line of the Agner 1.5 acre lot. Subject to Deed of Trust in Book 1012 at Page 722 and Book 1068

TRACT 3: (ADDITIONAL EASEMENT)

An Ingress-Egress Access Easement from State Highway 301 to TRACT 1 as described above along the South 12 Feet (running West

Beginning at the commonly accepted Northwest corner of the Southwest Quarter of Section 6, Township 2 South. Range 8 West, DESOTO County, Mississippi, said point being 244.50 feet (called and measured) South of the intersection of the West line of said Section 6 and the centerline of Caroline Drive of the Hoyette Austin Subdivision. Section "A", DESOTO County, Mississippi, thence South 86 degrees 38 minutes 48 seconds East 1320 feet (called) 1322.05 feet (measured) to a point, said point being the recognized Northeast corner of the Dr. Alfonso Masi Property, thence South 02 degrees 33 minutes 55 seconds West along the East line of the Masi Property 334.69 feet (called), 332.48 feet (measured) to the recognized Southeast corner of the Masi Property, thence North 85 degrees 27 minutes 52 seconds West along the South line of Masi a distance of 354.33 feet to a point; thence South 03 degrees 13 minutes 22 seconds West a distance of 558.81 feet to a point being the Point of Beginning; thence North 86 degrees 04 minutes 44 seconds West a distance of 903.9 feet to an iron pin at the intersection of the new Right of Way of Mississippi Highway 301 and the North line of the subject property; thence South 02 degrees 43 minutes 34 seconds West along the Right of Way of Mississippi Highway 301; thence South 86 degrees

It is the intent of the grantor to provide to the grantee legal access to TRACT 1 from the public road Highway 301, and if the 12 Feet herein granted is not wide enough to accommodate reasonable access because of natural obstructions such as, but not limited to ponds and large trees, then in that case if in the opinion of a licensed land surveyor of the (IONES-DAVIS & ASSOCIATES, INC FIRM) the easement needs to be expanded to a larger width or changed in dimension, as a result of said natural obstruction, the parties to this agreement agree to such surveyor's professional opinion as to a reasonable deviation to the 12 foot express easement.

17 minutes 36 seconds East along the South line of the subject property a distance of 903 9 feet to the Southwest corner of the Cassandra Herman 1.54 Acre tract; thence North 03 degrees 13 minutes 22 seconds East a distance of 120.94 feet to the Point of Beginning.